

MANAGING YOUR MONEY



Stretching Your Family's Dollar Around The Home

(NAPSA)—If you're tired of seeing your hard-earned cash eaten up by rising household expenses, remember the saying "Sometimes you have to spend money to save money." Making a few wise purchases now can fatten your pocketbook in the long term—from adjusting heating and cooling systems to switching to soft water so your washing machine and clothing will last longer.

The typical U.S. family spends \$1,600 per year on home utility bills, with 45 percent of the bill going to heating and cooling, according to the U.S. Department of Energy. Ensure your home has an energy-efficient system. A programmable thermostat alone can slice 5 to 30 percent off heating/cooling costs.

Did you know that the type of water you use can impact how long your washing machine will last? The American Water Works Association found that washing machines using "hard" water wear out up to 30 percent faster than machines using soft water. Hard water also causes the clothes to wear out 15 percent faster than if they were washed in softened water.

Investing in a water softening unit will reduce wear and tear on both your washer and your clothing by reducing the "hard" minerals in a home's water system. Inside the softener, salt pellets are used to charge thousands of tiny resin beads with sodium ions. As hard water moves over the beads, the minerals are replaced with sodium ions, creating "soft" water. Using a high-quality salt product such as Diamond Crystal® water-conditioning salt and keeping the salt level at least half full will ensure optimum efficiency.

Home Budget Stretcher Checklist

Heating and cooling:

- Energy-efficient systems
- Programmable thermostat

Water:

- Energy Star-rated clothes washers
- Water softener

Plumbing fixtures:

- Water-conserving toilets
- Water-conserving showerheads

Lighting:

- Compact fluorescent lightbulbs
- Motion sensors



And speaking of water, about 90 percent of the energy used for washing clothes is from heating the water. Use special laundry detergents made for cold water. If you switch to an Energy Star-rated washer, you can clean clothes using 50 percent less energy than a standard washer.

In the bath, look for fixtures that bear the Environmental Protection Agency's WaterSense® label. You can save as much as 4,000 gallons of water per year by installing a water-conserving toilet, and some showerhead models allow you to save more than 8,000 gallons of water per year.

Using new lighting technologies can also reduce your home's lighting energy use by 50 to 75 percent. Compact fluorescent bulbs are four times more efficient, and outdoor lights with photocells or motion sensors also save energy.

You can learn more from the experts at the U.S. Department of Energy at www.eere.energy.gov and the U.S. Environmental Protection Agency at www.epa.gov.